



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CGG 19-025702  
LOGS Legal Group LLP  
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ATTORNEYS FOR WILMINGTON SAVINGS FUND  
SOCIETY, FSB, AS TRUSTEE OF STANWICH  
MORTGAGE LOAN TRUST I

Order Filed on November 30, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

JENNIE A. TUMMINELLO,  
DEBTOR

Case No.: 19-16297-CMG

Judge: HONORABLE CHRISTINE M.  
GRAVELLE

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF  
MODIFIED CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

DATED: November 30, 2023

A handwritten signature in black ink, appearing to read "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter being opened to the Court by Candyce Ilene Smith-Sklar, attorney for the Debtor, upon filing of a Modified Chapter 13 Plan, and Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust I, hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Modified Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Modified Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court having considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 213 Blaine Avenue, Seaside Heights, NJ 08751.
2. At the time of bankruptcy filing, Debtor owed Secured Creditor a pre-petition arrearage of \$31,745.41; as evidenced in Secured Creditor's Proof of Claim No. 8 filed on May 30, 2019.
3. Debtor also owes Secured Creditor a post-petition arrearage in the amount of \$6,776.43 that was to be paid in the Plan per the Order entered on November 16, 2022.
4. As of September 1, 2023, Debtor is also delinquent in post-petition payments for the months of June 1, 2023 through and including August 1, 2023, in the amount of \$2,258.81 each, and for the month of September 1, 2023, in the amount of \$2,156.15, less a suspense balance of \$316.00, for a total additional post-petition delinquency amount of \$8,616.58 owed to Secured Creditor as of September 1, 2023, as outlined in the Certification of Default filed by Secured Creditor on October 3, 2023, which said Certification of Default is scheduled to be heard by the Court on February 7, 2024, as set per the Judge at the hearing held on November 1, 2023.
5. Debtor will cure the pre-petition arrearage outlined in Paragraph two (2) above and the post-petition arrearages outlined in Paragraphs three (3) and four (4) above, and will *further pay off and satisfy the mortgage loan in full*, through sale of the real property located at 213 Blaine Avenue, Seaside Heights, NJ 08751, and will file a Motion to Sell and will complete the sale of the property by February 1, 2024.
6. Secured Creditor will provide to Debtor an updated payoff quote letter upon timely notice from the Debtor of a scheduled sale closing date.
7. If the property is not sold and closing is not completed and the loan not fully paid off by February 1, 2024, Debtor must: 1) modify the Chapter 13 Plan to surrender the subject property; or 2) Convert to a Chapter 7 case. *If the provisions of this paragraph are not complied with, the case may be dismissed upon motion of the Trustee, with notice to Debtor's Counsel and the Debtor.*
8. Secured Creditor agrees this Consent Order resolves the objection to Confirmation of Modified Plan filed on October 27, 2023; ECF Doc.:90.

9. This Consent Order is hereby incorporated into Debtor's Modified Chapter 13 Plan and any Order Modifying Confirmed Plan as may be entered by the Court.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Date: 11-30-2023

Elizabeth L. Wassall, Esquire  
Attorneys for the Secured Creditor



Candyce Ilene Smith-Sklar, Esquire  
Attorney for the Debtor

Date: 11/28/23

In re:

Jennie A Tumminello

Debtor

Case No. 19-16297-CMG

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Nov 30, 2023

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Jennie A Tumminello, 213 Blaine Avenue, Seaside Heights, NJ 08751-2312

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Jennie A Tumminello njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, As Trustee Of Stanwich Mortgage Loan Trust I

District/off: 0312-3

User: admin

Page 2 of 2

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ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Jeffrey Rappaport

on behalf of Creditor Wells Fargo Bank N.A. jrappaport@logs.com, njbankruptcynotifications@logs.com

Kevin Gordon McDonald

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11